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investigation, but the classes are somewhat more clearly defined, and the returns from the contributing offices will be more uniform than the returns in the American investigation. Every item on the fundamental and supplementary cards is precisely defined in the German investigation and the definitions are furnished to every contributing office. On the other hand, in the American investigation considerable latitude is left to the various offices in the treatment of certain classes. For example, one of the occupation classes in the American investigation is "Teamsters, excluding those in the liquor trade," but the term is not further defined. The preparatory work, then, in the German investigation may be said to have been done in a very thorough manner and the ultimate results should yield some extremely valuable facts, which, with the results of the American investigation, should furnish a basis for medical and actuarial work such as has never previously been available in life insurance practice. The new life tables which undoubtedly will be constructed from the new materials will add greatly to the certainty with which a given mortality experience can be measured.

Insurance medicine is apt to gain most by these new investigations, for it is in that branch of life insurance practice that are found the widest gaps between what is known and what is unknown; between what are attainable and highly desirable facts and the present lamentable paucity of knowledge on subjects which should long since have been thoroughly investigated in the abundant materials ready at hand in the large experience of life offices both in this country and abroad.

F. S. CRUM.

*National Insurance.* By A. S. COMYNS CARR, W. H. STUART GARNETT, J. H. TAYLOR. Preface by the RIGHT HON. D. LLOYD GEORGE. (London: Macmillan and Company. 1912. Pp. xxx, 504. 6s.)

*Studies in Workmen's Insurance: Italy, Russia, Spain.* By I. M. RUBINOW. (New York: Columbia University Press. 1911. Pp. 1699-2376.)

*The Workmen's Insurance Code (Reichsversicherungsordnung) of July 19, 1911, of Germany.* A translation by HENRY J. HARRIS. (Washington: Government Printing Office. 1911.)

*National Insurance* is an exposition of the English National Insurance Act of 1911; it is intended primarily for the use of

those who are concerned with bringing the act into operation. Of its three authors, Mr. Carr and Mr. Garnett are barristers-at-law, and Mr. Taylor is a member of the council of the British Medical Association. Mr. Lloyd George contributes a preface of a couple of pages. By far the largest part of the book is devoted to the text of the act itself, so fully annotated, however, as to stretch it to many times its natural length. These notes are of a legal character and elucidate the putative meaning of the text by references to acts and statutes which again are listed in tables with cross-references to the notes. Some 100 pages, however, are devoted to a preliminary abstract and survey, from the various standpoints of the employer, the insured, and the physician, and as regards, in particular, the method of administration, the actuarial and financial problem and the moot questions of sanatorium benefits, maternity benefits and the public health.

Whatever else one gets from the book he cannot fail to be impressed with the very great complexity of the act, and the book, by its very attention to details, increases this effect. The first two chapters, to be sure, are intended to give a general notion of the scope and purpose of the act, but the authors, by attempting even here to chronicle exceptions and details, have failed to give an impression of the whole—perhaps that is impossible.

Those who have followed the discussion of the bill will remember the opposition it encountered from the medical profession. The points involved are here discussed very fully. What will be the ultimate relations of physicians to the public, not only under this act but under workmen's compensation, is a matter of conjecture. It is interesting to notice that, in getting rid of the ambulance-chasing lawyer in the passage from the principle of employer's liability to the principle of compensation, we may have introduced some new complications that involve the doctor.

The economic consequences of the English act must, of course, in the main wait to be revealed by experience; and what an interesting experience it will be! Nevertheless the framing of the bill required the exercise of exquisite economic imagination. For a plan of insurance is economically and sociologically unsound whose undercurrent does not steadily bear in the direction of prevention of the very ills that primarily it is designed merely to distribute. It is not difficult to catch glimpses of this purpose between the lines; this, the most fascinating aspect of the subject, is not within

the scope of the present work. The book is an excellent presentation of the law in its details.

*Studies in Workmen's Insurance* is Dr. Rubinow's contribution to the *Twenty-Fourth Annual Report of the United States Commissioner of Labor* on workmen's insurance and compensation systems in Europe; furthermore the book constitutes the author's dissertation for the degree of doctor of philosophy at Columbia University. This report contains undoubtedly the most valuable fund of information that is to be had for those reorganizations of the relations between employer and employed that have swept so suddenly into existence in this country.

The *Workmen's Insurance Code*, by Dr. Harris, is reprinted from "Bulletin" 96 of the United States Department of Labor; it is a translation of the German law of July 19, 1911, which is a codification of all the legislation relating to the several branches of workmen's insurance in the German Empire. Germany, as the pioneer of workmen's insurance, found it inadvisable to attempt to develop more than one form of insurance at a time, so that sickness insurance, accident insurance, invalidity insurance and old-age insurance were developed in turn and under a number of separate laws. The present law, the codification of 1911, represents, therefore, the mature embodiment of Germany's twenty-five years' experience.

A. W. WHITNEY.

*Accidental Injuries to Workmen with Reference to Workmen's Compensation Act of 1906.* By H. NORMAN BARNETT and CECIL E. SHAW. (New York: Rebman Company. 1911. Pp. vi, 376. \$2.50.)

This small volume is an analysis of the English Workmen's Compensation Act of 1906, with special reference to the medical problems involved. After a brief review of the scope of the act and definitions as laid down by the courts as to what constitutes an accidental injury, the authors point out the pitfalls into which the unwary may stumble. The act, for instance, takes no cognizance of the condition of the worker previous to the accident, and yet insurance companies will insure employers of a large number of working people against damages resulting from accidents to